



I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

Attorney Docket No. 020375-000230US

Assistant Commissioner for Patents Washington, D.C. 20231

1 0

TOWNSEND and TOWNSEND and CREW LI

Cindy Bennet

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Art Unit:

FILING RECEIPT

2164

REQUEST FOR CORRECTED

In re application of:

Milberger et al.

Application No.: 10/045,632

Filed: October 26, 2001

For: MONEY ORDER DEBIT FROM

STORED VALUE FUND

Assistant Commissioner for Patents

Washington, D.C. 20231

Sir:

Applicants hereby request the following correction to the Filing Receipt in the above-identified application with a mailing date of February 19, 2002.

The twelfth named Applicant's residence should read --Tera Fly, NJ--. Also, please change Applicant's entity status to Large Entity. For your convenience, a copy of the Filing Receipt with the corrections shown in red is attached.

Respectfully submitted,

Thomas D. Franklin Reg. No. 43,616

TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, 8th Floor San Francisco, California 94111-3834 Tel: (415) 576-0200

Tel: (415) 576-0200 Fax: (415) 576-0300

TDF:cmb DE 7064712 v1





PTO/SB/21 (08-00)

Please type a plus sign (+) inside this box -> +

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

| O PE | | Application Number | 10/045,632 | | | | | |
|--|-----------------------------------|--|---|--|--|--|--|--|
| O''ETRANSMITT | AL | Filing Date | October 26, 2001 | | | | | |
| HAR 2 5 7002 FORM | | First Named Inventor | Milberger, Susan M. | | | | | |
| (to be used lorsely correspondence | after initial filing) | Group Art Unit | 2164 | | | | | |
| TRADE WART | | Examiner Name | | | | | | |
| Total Number of Pages in This Subn | nission 62 | Attorney Docket Number | 020375-000230US | | | | | |
| | ENCLOSURES (check all that apply) | | | | | | | |
| Fee Transmittal Form | | ment Papers Application) | After Allowance Communication to Group | | | | | |
| Fee Attached | ☐ Drawin | g(s) | Appeal Communication to Board of Appeals and Interferences | | | | | |
| Amendment / Response | | ng-related Papers | Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) | | | | | |
| After Final | and Ac | Routing Slip (PTO/SB/69) | Proprietary Information | | | | | |
| Affidavits/declaration(s) | . — | n to Convert to a onal Application | Status Letter | | | | | |
| Extension of Time Request | | of Attorney, Revocation e of Correspondence Address | Other Enclosure(s) (please identify below): | | | | | |
| Express Abandonment Reques | it | al Disdaimer st for Refund | Return Postcard Supplemental ADS | | | | | |
| ☐ Information Disclosure Stateme | ent CD, Nu | imber of CD(s) | Request for Corrected Filing Receipt | | | | | |
| Certified Copy of Priority Document(s) | Rema | The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430. | | | | | | |
| Response to Missing Parts/ Incomplete Application | | _ | | | | | | |
| Response to Missing Parts under 37 CFR 1.52 or 1.53 | | | | | | | | |
| 9 | SIGNATURE OF | APPLICANT, ATTORNEY, O | R AGENT | | | | | |
| Firm Townsend a | and Townsend and | | | | | | | |
| and Individual name Thomas D. | Pranklin | Reg. No | o. 43,616 | | | | | |
| Signature | d g | | | | | | | |
| Date March 12, 2 | 902 | | | | | | | |
| CERTIFICATE OF MAILING | | | | | | | | |
| I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on this date: March 12, 2002 | | | | | | | | |
| Typed or printed name Cindy I | Bennett | - // // | | | | | | |
| Signature | Tiady (| Kenult | Date March 12, 2002 | | | | | |

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be send to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231. DE 7064809 v1

PTO/SB/17 (09-00)

Approved for through 10/31/2002. OMB 0651-0032

Patent and Trademark Off U.S. DEPARTMENT OF COMMERCE

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| FEE TO A NOMITTAL | Complete if Known | | | | |
|---|----------------------|---------------------|--|--|--|
| FEE TRANSMITTAL | Application Number | 10/045,632 | | | |
| ・ うち for FY 2001 | Filing Date | October 26, 2001 | | | |
| MAR 2 5 2002 Waterit fees are subject to annual revision. | First Named Inventor | Milberger, Susan M. | | | |
| atent fees are subject to annual revision. | Examiner Name | | | | |
| até/ | Group Art Unit | 2164 | | | |
| PARENT (\$) 964.00 | Attorney Docket No. | 020375-000230US | | | |

| | AMOUNT OF PAYMENT (\$) 964.00 Attorney Docket No. 020375-000230US | | | | | | / | | | | | |
|---|---|--------------|---|---------------------------------------|--|-----------------------|-----------------------------|-------------------------------------|--------------------------------|-------------|--|--------|
| | • | | METHO | OF PAYMENT | | | FEE CALCULATION (continued) | | | | | |
| The Commissioner is hereby authorized to charge indicated fees and credit any over payments to: | | | | | 3. ADDITIONAL FEES | | | | | | | |
| Deposit | | | | | Large Fee Code | Entity Fee (\$) | Small Fee Code | Entity Fee (\$) | Fee Description | Fee Paid | | |
| Account 20-1430 Number | | | | 105 | 130 | 205 | 65 | Surcharge - late filing fee or oath | 130 | | | |
| | osit · | | | | | | 127 | 50 | 227 | 25 | Surcharge - late provisional filing fee or cover sheet. | |
| Acc | ount | Town | nsend an | d Townsend and | Crew LLP | | 139 | 130 | 139 | 130 | Non-English specification | |
| Nam | - | L | | | | | 147 | 2,520 | 147 | 2,520 | For filing a request for reexamination | |
| _ | Charge An Under 37 | CFR 1.1 | 6 and 1.1 | 17 | | | 112 | 920° | 112 | 920* | Requesting publication of SIR prior to Examiner action | |
| | Applicant of See 37 C | FR 1.27 | | y status. | | | 113 | 1,840* | 113 | 1,840* | Requesting publication of SIR after Examiner action | |
| 2. | Payme | nt Enci | osea: | | | | 115 | 110 | 215 | 55 | Extension for reply within first month | |
| | Check | ☐ Cr | edit card | ☐ Money Order | ☐ Othe | er | 116 | 400 | 216 | 200 | Extension for reply within second month | |
| | | | EEE C | ALCULATION | | | 117 | 920 | 217 | 460 | Extension for reply within third month | |
| 1. | BASIC FIL | ING FE | | ALCOLATION | | | 118 | 1,440 | 218 | 720 | Extension for reply within fourth month | |
| Large | Entity | Small | Entity | | | | 128 | 1,960 | 228 | 980 | Extension for reply within fifth month | |
| Fee | | Fee | Fee | Fee Description | | | 119 | 320 | 219 | 160 | Notice of Appeal | |
| Code 101 | , | Code | (\$) 370 | I Miller Eller for | | ee Paid | 120 | 320 | 220 | 160 | Filing a brief in support of an appeal | |
| 106 | | 201 206 | 165 | Utility filing fee | 74 | +0 | 121 | 280 | 221 | 140 | Request for oral hearing | |
| 107 | 510 | 207 | 255 | Design filing fee Plant filing fee | | | 138 | 1,510 | 138 | 1,510 | Petition to institute a public use proceeding | |
| 108 | | 208 | 370 | Reissue filing fe | e | | 140 | 110 | 240 | 55 | Petition to revive – unavoidable | |
| 114 | 160 2 | 214 | 80 | Provisional filing | fee | | 141 | 1,280 | 241 | 640 | Petition to revive – unintentional | |
| SUBTOTAL (1) (\$)740 | | | | | 142 | 1,280 | 242 | 640 | Utility issue fee (or reissue) | | | |
| | | | J5101A | - (1) | _(<u>*</u>) | <i>)/</i> 40 | 143 | 460 | 243 | 230 | Design issue fee | |
| 2. EXT | RA CLAIN | 1 FEES | | - | | | 144 | 620 | 244 | 310 | Plant issue fee | |
| | | | | | e from | Fee | 122 | 130 | 122 | 130 | Petitions to the Commissioner | L |
| Total Clair | | -20* | | | low 518 = [| Paid \$54 | 123 | 50 | 123 | 50 | Petitions related to provisional applications | |
| Independer Claims | nt 3 | -3** | · = [| 0 x s | 884 = | \$0 | 126 | 180 | 126 | 180 | Submission of Information Disclosure Stmt | |
| Multiple Dependent | | | | × [| = [| | 581 | 40 | 581 | 40 | Recording each patent assignment per property (times number of properties) | 40 |
| Large Fee | Entity Fee | Small Fee | Entity Fee | y Fee Descript | ion | | 146 | 740 | 246 | 370 | Filing a submission after final rejection (37 CFR § 1.129(a)) | |
| Code 103 | (\$) 18 | Code 203 | (\$) 9 | Claims in exc | | | 149 | 740 | 249 | 370 | For each additional invention to be examined (37 CFR § 1.129(b)) | |
| 102 104 | 84 280 | 202 204 | 42 Independent claims in excess of 3 | | | | | | | | | |
| 109 | 84 | 209 | 209 42 ** Reissue independent claims over 169 900 169 900 Request for expedited examination | | | | | | | | | |
| 110 | original patent | | | | | Other fee (specify) | | | | | | |
| SUBTOTAL (2) (\$)54 | | | | | The Commissioner is authorized to charge any additional fees to the above noted Deposit Account. | | | | | | | |
| •• | | | | | | | *Reduc | ed by Bas | sic Filing | Fee Pa | id SUBTOTAL (3) (\$)170 | \neg |
| "or num | iber previou | siy paid, | n greater | For Reissues, se | e above | | | | | | | |

| SUBMITTED BY | | | | Co | mplete (if a | pplicabl | θ) |
|-------------------|--------------------|-----------------------------------|--------|-----------|--------------|----------|----|
| Name (Print/Type) | Thomas D. Franklin | Registration No. (Attorney/Agent) | 43,616 | Telephone | 303-57 | 1-4000 | • |
| Signature | , Ju 7 | | | Date | 3 | 13 | 80 |
| | WARNING LACE | | | | + ' | | |

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to:

Attorney Docket No.: 020375-000230US

Assistant Commissioner for Patents
Attn: Box Missing Parts

Washington, D.C. 20231

On ______ March 12, 2002

TOWNSEND and TOWNSEND and CREW JOLF

By: Cindy Bennett

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Milberger et al.

Application No.: 10/045,632

Filed: October 26, 2001

For: MONEY ORDER DEBIT FROM

STORED VALUE FUND

Examiner:

Art Unit: 2164

TRANSMITTAL LETTER – RESPONSE TO NOTICE OF MISSING PARTS

Attn: Box Missing Parts

Assistant Commissioner for Patents

Washington, D.C. 20231

Sir:

Pursuant to the Notice to File Missing Parts of Nonprovisional Application, dated February 19, 2002, enclosed are the following to be made of record in the above-identified application:

- 1) Executed Declaration
- 2) Power of Attorney and Certificate of Assignee Under 37 C.F.R. § 3.73(b)
- 3) Copy of Notice of Missing Parts

Please charge Deposit Account No. 20-1430 for the following fees:

Large Entity:

(a) Filing Fee (§ 1.16(a)) (Large Entity)

\$740.00

(b) Excess Claims Fees (§ 1.16(b), (c)):

<u>PATENT</u>

Milberger et al. Application No.: 10/045,632

Page 2

| | 23 - 20 = 3 | x \$9.00 = | \$54.00 |
|-----|---------------------|-------------|----------|
| | 3 - 3 = 0 | x \$42.00 = | \$0.00 |
| (c) | Missing Parts Surch | harge | \$130.00 |
| тот | CHARGED | \$924.00 | |

The Commissioner is hereby authorized to charge any additional fees associated with this paper or during the pendency of this application, or credit any overpayment, to Deposit Account No. 20-1430. This Transmittal Letter is submitted in triplicate.

Respectfully submitted,

Thomas D. Franklin Reg. No. 43,616

Customer No. 20350

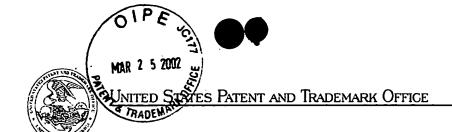
TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, 8th Floor San Francisco, California 94111-3834

Tel: 303-571-4000 Fax: 415 576-0300

TDF:cmb

DE 7064705 v1





COMMISSIONER FOR PATENTS UNITED STATES PATENT AND TRADEMARK OFFICE WASHINGTON, D.C. 20231 www.uspto.gov

APPLICATION NUMBER FIRST NAMED APPLICANT FILING/RECEIPT DATE ATTORNEY DOCKET NUMBER 10/26/2001

10/045,632

Susan M. Milberger

020375-000230US

CONFIRMATION NO. 9798

20350 TOWNSEND AND TOWNSEND AND CREW, LLP TWO EMBARCADERO CENTER **EIGHTH FLOOR** SAN FRANCISCO, CA 94111-3834

FORMALITIES LETTER *OC000000007490592*

Date Mailed: 02/19/2002

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below. however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing. Applicant must submit \$ 370 to complete the basic filing fee for a small entity.
- Total additional claim fee(\$) for this application is \$27.\$54

354 • \$27 for 3 total claims over 20.

- The oath or declaration is missing. A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(I) of 4130 \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
 - The balance due by applicant is \$-462.

03/27/2002 MAHMED1 00000054 201430 10045632

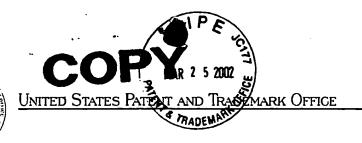
01 FC:101

02 FC:103 54.00 CH 03 FC:105 130.00 CH

. A copy of this notice MUST be returned with the reply.

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE





COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER FILING DATE **GRP ART UNIT** FIL FEE REC'D ATTY.DOCKET.NO **DRAWINGS TOT CLAIMS** IND CLAIMS 020375-10/045,632 10/26/2001 2164 0.00 15 23 3 000230US

20350 TOWNSEND AND TOWNSEND AND CREW, LLP TWO EMBARCADERO CENTER EIGHTH FLOOR SAN FRANCISCO, CA 94111-3834 REC'D

MAR 0 4 2002

CONFIRMATION NO. 9798

FILING RECEIPT

OC000000007490591

Date Mailed: 02/19/2002

Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Customer Service Center. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the USPTO processes the reply to the Notice, the USPTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

Applicant(s)

Susan M. Milberger, Englewood, CO; Jeff D. Sherrard, Lakewood, CO; Amy M. Dunker, Castle Rock, CO; Jackie M. Macfarlane, Parker, CO; Eric L. Platte, Castle Rock, CO; Susan F. Abrahams, Atlanta, GA; Cheryl L. Neofytides, Foral Park, NY; Aamer Ali Baig, Forest Hills, NY; Peter M. Karas, Lakewood, CO; James E. Cowell, Littleton, CO; James R. Yoder, Chicago, IL; Matt F. Golub, Atlanta, GA;

Assignment For Published Patent Application

First Data Corporation, Englewood, CO;

Domestic Priority data as claimed by applicant

THIS APPLICATION IS A CIP OF 09/613,615 07/11/2000 AND A CIP OF 09/476,384 12/30/1999 AND A CIP OF PCT/US01/22,179 07/11/2001

Foreign Applications

If Required, Foreign Filing License Granted 02/15/2002



Projected Publication Date: To Be Determined - pending completion of Missing Parts

Non-Publication Request: No

Early Publication Request: No

**SMALL ENTITY ** LARGE ENTITY

Title

Money order debit from stored value fund

Preliminary Class

705

LICENSE FOR FOREIGN FILING UNDER Title 35, United States Code, Section 184 Title 37, Code of Federal Regulations, 5.11 & 5.15

GRANTED

The applicant has been granted a license under 35 U.S.C. 184, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" followed by a date appears on this form. Such licenses are issued in all applications where the conditions for issuance of a license have been met, regardless of whether or not a license may be required as set forth in 37 CFR 5.15. The scope and limitations of this license are set forth in 37 CFR 5.15(a) unless an earlier license has been issued under 37 CFR 5.15(b). The license is subject to revocation upon written notification. The date indicated is the effective date of the license, unless an earlier license of similar scope has been granted under 37 CFR 5.13 or 5.14.

This license is to be retained by the licensee and may be used at any time on or after the effective date thereof unless it is revoked. This license is automatically transferred to any related applications(s) filed under 37 CFR 1.53(d). This license is not retroactive.

The grant of a license does not in any way lessen the responsibility of a licensee for the security of the subject matter as imposed by any Government contract or the provisions of existing laws relating to espionage and the national security or the export of technical data. Licensees should apprise themselves of current regulations especially with respect to certain countries, of other agencies, particularly the Office of Defense Trade Controls, Department of State (with respect to Arms, Munitions and Implements of War (22 CFR 121-128)); the Office of Export Administration, Department of Commerce (15 CFR 370.10 (j)); the Office of Foreign Assets Control, Department of Treasury (31 CFR Parts 500+) and the Department of Energy.

NOT GRANTED

No license under 35 U.S.C. 184 has been granted at this time, if the phrase "IF REQUIRED, FOREIGN FILING LICENSE GRANTED" DOES NOT appear on this form. Applicant may still petition for a license under 37 CFR 5.12, if a license is desired before the expiration of 6 months from the filing date of the application. If 6 months has lapsed from the filing date of this application and the licensee has not received any indication of a secrecy order under 35 U.S.C. 181, the licensee may foreign file the application pursuant to 37 CFR 5.15(b).